# Case 23-10026-elf Doc 30 Filed 02/09/23 Entered 02/10/23 00:33:33 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 23-10026-elf
Jermaine Elliott
Chapter 13

Debtor

### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Feb 07, 2023 Form ID: 309I Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID		Recipient Name and Address
db	+	Jermaine Elliott, 5414 Lancaster Avenue, Philadelphia, PA 19131-3515
14746701	+	Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14746703	+	Gregory Javardian, Esquire, 1310 Industrial Boulevard, Suite #101, Southampton, PA 18966-4030
14753637	+	Mobile Modular Portable Storage, c/o Jason B. Martin, Esquire, 725 Skippack Pike, Suite 337, Blue Bell, PA 19422-1749
14746708	+	PGW, 800 W. Montgomery Avenue, Philadelpihia, PA 19122-2806

#### TOTAL: 5

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: bealaw@verizon.net	Date/Time	Recipient Name and Address
·		Feb 08 2023 00:15:00	BRADLY E ALLEN, Law Offices of Bradly Allen, 7711 Castor Avenue, Philadelphia, PA 19152
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 08 2023 00:15:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 08 2023 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 08 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14746700	+ EDI: CCS.COM	Feb 08 2023 05:19:00	Allstate Vehicle & Property Insurance Co, c/o Credit Collection Services, PO Box 448, Norwood, MA 02062-0448
14747677	^ MEBN	Feb 08 2023 00:10:59	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14746702	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	City Of Philadelphia/Water Revenue Burea, Department Of Revenue, P. O. Box 41496, Philadelphia, PA 19101-1496
14746704	^ MEBN	Feb 08 2023 00:11:02	KML Law Group, Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14746705	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:15:00	Lakeview Loan Servicing, 4425 Ponce Deleon

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Blvd., Coral Gables, FL 33146-1837

14746706 Email/Text: bankruptcy@firstpointcollectionresources.com

Feb 08 2023 00:15:00 PECO, c/o FirstPoint Collection Resources, Inc, 225 Commerce Place, PO Box 26140, Greensboro,

NC 27402-6140

14746707 + Email/Text: bankruptcygroup@peco-energy.com
Feb 08 2023 00:15:00 Peco Energy

Peco Energy, Bankruptcy Unit, 2301 Market St.,

Philadelphia, PA 19103-1338

14746709 + EDI: CITICORP.COM
Feb 08 2023 05:19:00 The Home Depot, Credit Services, P. O. Box

790328, St. Louis, MO 63179-0328

14746710 + EDI: PRA.COM

Feb 08 2023 05:19:00

The Home Depot, c/o Portfolio Recovery Associates, LLC, Dept. 922, PO Box 4115,

Concord, CA 94524-4115

TOTAL: 15

#### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023 Signature: /s/Gustava Winters

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2023 at the address(es) listed below:

Name Email Address

BRADLY E ALLEN

on behalf of Debtor Jermaine Elliott bealaw@verizon.net

KENNETH E. WEST

 $ecfemails@ph13trustee.com\ philaecf@gmail.com$ 

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javardianlaw.com,

chris.cummins@javardianlaw.com;angie.harrigan@javardianlaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:						
Debtor 1:	Jermaine Elliott	Social Security number or ITIN: xxx-xx-3615				
Debtor 1.	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	kruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 1/6/23				
Case number: 23-10026-elf						

#### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jermaine Elliott	
2.	All other names used in the last 8 years		
3.	Address	5414 Lancaster Avenue Philadelphia, PA 19131	
	B.1. 1	BRADLY E ALLEN	Contact phone (215) 725-4242
4.	<b>Debtor's attorney</b> Name and address	Law Offices of Bradly Allen 7711 Castor Avenue Philadelphia, PA 19152	Email: bealaw@verizon.net
5.	Bankruptcy trustee	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377
	Name and address		Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M;
	Documents in this case may be filed at this address. You may inspect all records filed in		Reading Office — 9:00 A.M. to 4:00 P.M.
	this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408–2800
			Date: 2/7/23

For more information, see page 2

Debtor Jermaine Elliott Case number 23–10026-elf

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 15, 2023 at 9:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/14/23	
required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	a complaint if you want to have a particular debt excepted from under 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/17/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/5/23	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$278.00 The hearing on confirmation will be held on: 4/18/23 at 10:00 AM, Location: Courtroom #1, 900 Market Street,		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	